

Information to identify the case:

Debtor 1	Sonia Y. Robertson	Social Security number or ITIN	xxx-xx-9176
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-11677-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sonia Y. Robertson
aka Sonia Gaines, aka Sonia Burroughs

3/14/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sonia Y. Robertson
Debtor

Case No. 17-11677-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 14, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2024:

Recip ID	Recipient Name and Address
db	+ Sonia Y. Robertson, 1145 Shamrock Way, Williamstown, NJ 08094-3144
516712936	+++ CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
516615048	+ Circleback Lending Inc, 2500 N Military Trail, Boca Raton, FL 33431-6344
516615057	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
516846600	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516694642	+ Drexel I, L.P., Upstart Loan Operations, PO BOX 1931, Burlingame CA 94011-1931
516615059	+ Encore Receivable Management, Inc., PO Box 3330, Olathe, KS 66063-3330
516615062	+ Gateway One Lending & Finance, 160 N Riverview Dr Ste 100, Anaheim, CA 92808-2293
519121089	+ Legacy Mortgage Asset Trust 2019-SL1, Denise Carlon Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
516615065	+ Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 14 2024 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 14 2024 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 14 2024 20:50:00	FEDERAL NATIONAL MORTGAGE ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
cr	+ Email/Text: RASEBN@raslg.com	Mar 14 2024 20:50:00	THE BANK OF NEW YORK MELLON, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
516615043	+ Email/Text: legal@arsnational.com	Mar 14 2024 20:51:00	ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
516615044	+ EDI: CINGMIDLAND.COM	Mar 15 2024 00:42:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
516615039	+ EDI: URSI.COM	Mar 15 2024 00:42:00	Alltran Financial, LP, PO Box 722910, Houston, TX 77272-2910
516718592	Email/PDF: bncnotices@becket-lee.com	Mar 14 2024 21:08:25	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516636891	EDI: AIS.COM	Mar 15 2024 00:42:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
516741068	EDI: AIS.COM	Mar 15 2024 00:42:00	American InfoSource LP as agent for, Verizon, PO

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			Box 248838, Oklahoma City, OK 73124-8838
516615041	+ Email/PDF: bncnotices@becket-lee.com	Mar 14 2024 21:08:31	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516615042	^ MEBN	Mar 14 2024 20:47:58	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516826304	^ MEBN	Mar 14 2024 20:48:46	Apex Asset Management, LLC, Virtua Summit Surgical, PO Box 5407, Lancaster, PA 17606-5407
516615045	+ EDI: BANKAMER	Mar 15 2024 00:42:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516770299	+ EDI: BANKAMER2	Mar 15 2024 00:42:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516615046	Email/PDF: resurgentbknofications@resurgent.com	Mar 14 2024 20:56:05	CACH LLC, 4340 S Monaco Second Fl, Denver, CO 80237
516615056	Email/Text: correspondence@credit-control.com	Mar 14 2024 20:51:00	Credit Control LLC, Po Box 31179, Tampa, FL 33631
516615049	+ EDI: CITICORP	Mar 15 2024 00:42:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516615050	+ EDI: CITICORP	Mar 15 2024 00:42:00	Citibank/Best Buy, Centralized Bk/Citicorp Credit Srvs, Po Box 790040, St Louis, MO 63179-0040
516615051	+ EDI: CITICORP	Mar 15 2024 00:42:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516615052	+ EDI: CITICORP	Mar 15 2024 00:42:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
516615053	+ Email/Text: mediamanagers@clientservices.com	Mar 14 2024 20:50:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
516615054	+ Email/Text: bankruptcy@credencerm.com	Mar 14 2024 20:51:00	Credence Resource Management, Po Box 2147, Southgate, MI 48195-4147
516615055	+ EDI: CCS.COM	Mar 15 2024 00:42:00	Credit Collections Svc, 725 Canton St, Norwood, MA 02062-2679
516615058	EDI: CITICORP	Mar 15 2024 00:42:00	Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
516828743	EDI: Q3G.COM	Mar 15 2024 00:42:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516615060	Email/Text: Bankruptcy@FMAAlliance.com	Mar 14 2024 20:51:00	FMA Alliance, Ltd., PO Box 2409, Houston, TX 77252
516615061	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 14 2024 20:57:08	Fresh View Solutions, 4340 S Monaco St, Ste 400, Denver, CO 80237-3485
516615047	EDI: JPMORGANCHASE	Mar 15 2024 00:42:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
519299902	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 14 2024 20:51:00	Legacy Mortgage Asset Trust 2021-SL1, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250, Legacy Mortgage Asset Trust 2021-SL1, C/O Select Portfolio Servicing 84165-0250
519299901	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 14 2024 20:51:00	Legacy Mortgage Asset Trust 2021-SL1, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
518275573	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 14 2024 20:50:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518275574	+ Email/Text: LC-Bankruptcy-RF@loancare.net		

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		Mar 14 2024 20:51:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
516615066	^ MEBN		
		Mar 14 2024 20:48:16	NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
516615067	+ Email/Text: bankruptcydepartment@tsico.com		
		Mar 14 2024 20:51:00	NCC Business Services, Inc., PO Box 24739, Jacksonville, FL 32241-4739
516615063	^ MEBN		
		Mar 14 2024 20:47:54	National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
516615064	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 14 2024 20:50:00	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
520082244	+ Email/Text: mtgbk@shellpointmtg.com		
		Mar 14 2024 20:50:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520082245	+ Email/Text: mtgbk@shellpointmtg.com		
		Mar 14 2024 20:50:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
516615068	+ Email/Text: bnc@nordstrom.com		
		Mar 14 2024 20:51:53	Nordstrom Fsb, Correspondence, Po Box 6555, Englewood, CO 80155-6555
516615069	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 14 2024 20:50:00	PNC Bank, PO Box 5570, Cleveland, OH 44101
516859655	EDI: PRA.COM		
		Mar 15 2024 00:42:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516859796	EDI: PRA.COM		
		Mar 15 2024 00:42:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516702074	EDI: Q3G.COM		
		Mar 15 2024 00:42:00	Quantum3 Group LLC as agent for, Second Round LP, PO Box 788, Kirkland, WA 98083-0788
518755947	+ Email/Text: enotifications@santanderconsumerusa.com		
		Mar 14 2024 20:51:00	Santander Consumer USA successor in, interest to Gateway One Lending, & Finance, LLC (Gateway), P.O. Box 961245, Fort Worth, TX 76161-0244
518755948	+ Email/Text: enotifications@santanderconsumerusa.com		
		Mar 14 2024 20:51:00	Santander Consumer USA successor in, interest to Gateway One Lending, & Finance, LLC (Gateway), P.O. Box 961245, Fort Worth, TX 76161-1245, Santander Consumer USA successor in 76161-0244
516615070	+ Email/Text: compliance@sentrycredit.com		
		Mar 14 2024 20:51:00	Sentry Credit, Inc., PO Box 12070, Everett, WA 98206-2070
516615071	+ Email/Text: bankruptcy@sw-credit.com		
		Mar 14 2024 20:51:37	Southwest Credit Systems, 4120 International Pkwy #1100, Carrollton, TX 75007-1958
516847235	+ EDI: PRA.COM		
		Mar 15 2024 00:42:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516615073	+ EDI: SYNC		
		Mar 15 2024 00:42:00	Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
516615074	+ EDI: SYNC		
		Mar 15 2024 00:42:00	Synchrony Bank/ JC Penney, Po Box 965064, Orlando, FL 32896-5064
516615075	+ EDI: SYNC		
		Mar 15 2024 00:42:00	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
516615076	EDI: AISTMBL.COM		
		Mar 15 2024 00:42:00	TMobile, PO Box 742596, Cincinnati, OH 45274
516814735	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 14 2024 20:50:00	THE BANK OF NEW YORK MELLON Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096
516615077	+ Email/Text: BAN5620@UCBINC.COM		

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		Mar 14 2024 20:50:00	United Collection Bureau, Inc., 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501
516615078	+ EDI: LCIUPSTART		
		Mar 15 2024 00:42:00	Upstart Netw, Po Box 61203, Palo Alto, CA 94306-6203
516615079	+ EDI: VERIZONCOMB.COM		
		Mar 15 2024 00:42:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
516615080	+ EDI: CITICORP		
		Mar 15 2024 00:42:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516615040	*+	Alltran Financial, LP, PO Box 722910, Houston, TX 77272-2910
516615072	*+	Southwest Credit Systems, 4120 International Pkwy #1100, Carrollton, TX 75007-1958

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew M. Lubin	on behalf of Creditor LoanCare LLC nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2019-SL1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor Legacy Mortgage Asset Trust 2021-SL1 kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor THE BANK OF NEW YORK MELLON laura.egerman@mccalla.com mcallaecf@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION laura.egerman@mccalla.com mcallaecf@ecf.courtdrive.com

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Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com
mccallaecf@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Debtor Sonia Y. Robertson ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Marisa Myers Cohen

on behalf of Creditor LoanCare LLC nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Sindi Mncina

on behalf of Creditor LoanCare LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13